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Attorneys for DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
HSI ASSET SECURITIZATION CORPORATION TRUST SERIES 2006-HE2

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA - SACRAMENTO DIVISION

In re

ERIC CARL DECATUR,

Debtor.

Case No. 10-41229

Chapter 13

D.C. No. PD-1

**DECLARATION IN SUPPORT OF
OBJECTION TO CONFIRMATION OF
CHAPTER 13 PLAN**

Hearing:

DATE: December 7, 2010

TIME: 2:00 PM

PLACE: 501 I Street
Department E, Sacramento, CA

I, Teresa Diaz-Cochran, declare:

1) I am employed as a Bankruptcy Analyst Wells Fargo Home Mortgage dba America's Servicing Company. I have personal knowledge of the matters set forth in this declaration and, if called upon to testify, I could and would competently testify thereto. I am over 18 years of age. I have knowledge regarding Creditor's interest in the real property that is the subject of this Objection. America's Servicing Company acts as the servicing Agent for Creditor.

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2) I am familiar with the manner and procedures by which Creditor's business records are obtained, prepared, and maintained. Those records are obtained, prepared, and maintained by Creditor's employees or agents in the performance of their regular business duties at or near the time, and conditions, and/or events recorded thereon. The records are made either by persons with knowledge of the matters they record or from information obtained by persons with such knowledge. I have knowledge and/or access to Creditor's business records regarding the Note and Deed of Trust that are the subject of this action and have personally reviewed these business records prior to executing this declaration.

3) On or about July 27, 2006, Eric Carl Decatur ("Debtor"), for valuable consideration, made, executed and delivered to WMC Mortgage Corporation ("Lender" a Note in the principal sum of \$399,200.000 (the "Note"). Pursuant to the Note, Debtor is obligated to make monthly principal and interest payments commencing October 1, 2006, and continuing until September 1, 2036, when all outstanding amounts are due and payable. A copy of the note is attached to the concurrently filed and served exhibits to the Declaration in Support of Objection to Confirmation of Chapter 13 Plan as exhibit A and incorporated herein by reference.

4) Movant qualifies as the Note Holder and is entitled to payments under the Note.

5) On or about July 27, 2006, Debtor made, executed, and delivered to Lender a Deed of Trust (the "Deed of Trust") granting Lender a security interest in the certain real property located at 281 Riverview Driver, Vallejo, California 94589 (hereinafter "Subject Property"), which is more fully described in the Deed of Trust. The Deed of Trust was recorded on August 17, 2006, in the Official Records of Solano County, State of California. A copy of the Deed of Trust is attached to the Exhibits as exhibit B and incorporated herein by reference.

6) Subsequently, Lender's beneficial interest in the Deed of Trusts was sold, assigned, and transferred to Creditor. A copy of the Corporation Assignment of Deed of Trust evidencing the Assignment of the Deed of Trust is attached the Exhibits as exhibit C and incorporated herein by reference.

7) Subsequently, Creditor acquired the servicing rights to the Note and Deed of Trust. According to the loan servicing agreement, America's Servicing Company acts as an

1 agent for Creditor and is responsible for the administration of the loan until the loan is paid in
2 full, assigned to another creditor, or the servicing rights are transferred. Administering the loan
3 includes sending monthly payment statements, collecting monthly payments, maintaining records
4 of payments and balances, collecting and paying taxes and insurance (and managing escrow and
5 impound funds) remitting monies tendered under the Note to Creditor, following up on loan
6 delinquencies, home loan workouts and home retention programs, and other general customer
7 service functions.

8 8) I am informed and believe that Debtor has not entered into a loan modification
9 agreement with Creditor at this time.

10 I declare under penalty of perjury under the laws of the United States of America that the
11 foregoing is true and correct. Executed this 19 day of 11, 2010, at

12 Ft Mill, SC.

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15 Teresa Díaz-Cochran

16 Bankruptcy Analyst
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